

Information to identify the case:

Debtor 1	Michael J. Slaton	Social Security number or ITIN	xxx-xx-8440
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Pamela A. Slaton	Social Security number or ITIN	xxx-xx-0089
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-30138-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Slaton

Pamela A. Slaton

5/20/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J. Slaton
Pamela A. Slaton
Debtors

Case No. 15-30138-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 20, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	Michael J. Slaton, Pamela A. Slaton, 45 Black Pine Lane, Lumberton, NJ 08048-4543
516014727	+ APEX ASSET MANAGEMENT, LLC, PO BOX 5407, LANCASTER PA 17606-5407
515815524	+ American Express, c/o Mitchell N. Kay, Esquire, 90 Main St., Ste. 308, Hackensack, NJ 07601-7128
515815526	+ Big M Inc. t/a Annie Sez, c/o Craner, Satrin, Scheer, PO Box 367, Scotch Plains, NJ 07076-0367
516023503	+ New Century Financial Services, Inc., Successor in interest to Citibank, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516017823	+ New Century Financial Services, Inc., Successor in interest to Citibank So Dak, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516017761	+ New Century Financial Services, Inc., Successor in interest to GE Capital, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516017657	+ New Century Financial Services, Inc., Successor in interest to GE Money Bank, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
515815531	+ Oliphant Financial, LLC, c/o Stephen Einstein & Assoc., 20 Vesey St., Ste. 1406, New York, NY 10007-4217
515815530	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, New Jersey Division of Taxation, Bureau of Compliance, PO Box 245, Trenton, NJ 08646
515815532	+ Sears, c/o Kenneth H. Struck, Esq., 203 Summit Road, Mount Laurel, NJ 08054-4727
516024284	US Bank National Assoc, BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785
515935735	+ Virtua Memorial Hosp. of, Burlington County, Lee S. Jennison PC, 231 High St., Mt. Holly, NJ 08060-1450
515815533	+ Virtua Memorial Hospital, c/o Lee S. Dennison, Esq., 231 High Street, Mount Holly, NJ 08060-1450

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 20 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: CHRM.COM	May 21 2021 00:33:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
515950296	EDI: BECKLEE.COM	May 21 2021 00:33:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515921385	EDI: ATLASACQU	May 21 2021 00:33:00	Atlas Acquisitions LLC, Attn: Avi Schild, 294 Union St., Hackensack, NJ 07601
515849335	EDI: GMACFS.COM	May 21 2021 00:33:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515815525	EDI: BANKAMER.COM	May 21 2021 00:33:00	Bank of America, N.A., PO Box 15222, Wilmington, DE 19886-5222
515815528	Email/Text: bankruptcy@cavps.com	May 20 2021 21:24:00	Cavalry Portfolio Services, c/o Thomas Law

District/off: 0312-3

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			Offices, 7 Skylin Dr., 1st Fl., Hawthorne, NY 10532
515851320	+ EDI: CHRM.COM	May 21 2021 00:33:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
515815527	+ Email/Text: bncnotices@stengerlaw.com	May 20 2021 21:23:00	Capital Alliance Financial, c/o Stenger & Stenger, P.C., 4095 Embassy Drive, Grand Rapids, MI 49546-2456
515913129	EDI: CAPITALONE.COM	May 21 2021 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515890487	+ Email/Text: bankruptcy@cavps.com	May 20 2021 21:24:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515815529	EDI: IRS.COM	May 21 2021 00:33:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515856296	Email/PDF: resurgentbknofications@resurgent.com	May 20 2021 21:46:39	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515885876	+ EDI: MID8.COM	May 21 2021 00:33:00	Midland Credit Management Inc as agent for, Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
515851319	+ EDI: DRIV.COM	May 21 2021 00:33:00	SANTANDER CONSUMER USA INC., P.O. BOX 560284, DALLAS, TX 75356-0284
515856189	+ EDI: CHRM.COM	May 21 2021 00:33:00	Santander Consumer USA Inc., PO Box 961275, Fort Worth, TX 76161-0275
518435314	+ EDI: RMSC.COM	May 21 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515958307	*	AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
516099060	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515938740	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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Date Rcvd: May 20, 2021

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Conika Majumdar	on behalf of Creditor BANK OF AMERICA N.A., as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED C conika.majumdar@fnf.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST,MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-FF7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Crayton	on behalf of Debtor Michael J. Slaton jcrayton@verizon.net nramirez@comcast.net
John Crayton	on behalf of Joint Debtor Pamela A. Slaton jcrayton@verizon.net nramirez@comcast.net
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital ecmail@mortoncraig.com, mortoncraige@cf@gmail.com
R. A. Lebron	on behalf of Creditor BANK OF AMERICA N.A., as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED C bankruptcy@fskslaw.com
Sean M. O'Brien	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST,MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-FF7 DMcDonough@flwlaw.com

TOTAL: 10